



Annual Enrollment

Monday, April 19–Friday, April 30, 2021



**Benefits &
Wellness**



Welcome to Annual Enrollment for your 2021-2022 benefits

At Huntington Ingalls Industries (HII), your health and well-being matter. Our benefits are designed to help you and your family stay well, make informed health care decisions and keep medical expenses down.

Many of us have experienced significant changes in our lives this past year. It's never been more critical to take a fresh look at your HII benefits and resources to make choices that are right for your personal situation.

Keep reading to find out how you can make the most of your health and well-being benefits for the upcoming plan year that starts on July 1, 2021. Let us help you achieve a healthy body, a healthy wallet and a healthy mind.



Do you need to enroll?

If you are currently enrolled in HII benefits and **do not take action during the Annual Enrollment period — April 19–April 30** — most of your current benefit elections will roll over starting July 1 **EXCEPT** your tobacco-use status and enrollment in FSAs.

TAKE ACTION:



Tobacco-use status: If you do not use tobacco or have completed a tobacco cessation program, you **MUST** reset your tobacco-use status to “tobacco-free” during Annual Enrollment to receive the tobacco-free discount on your medical premium, saving you \$660 a year. **If you DO NOT update your status to tobacco-free, you will LOSE the tobacco-free discount starting July 1.**



Flexible spending accounts (FSAs): You **MUST** re-enroll in the health care and/or dependent care FSA and set your contribution amount each year if you want to continue participation. **Your current FSA elections WILL NOT automatically roll over.**



New benefit elections: This is your opportunity to review your benefits to make sure you have the coverage you want for yourself and your family for the 2021-2022 plan year.

What's new or changing for 2021–2022

New! Free benefit for employees' growing families

Starting July 1, employees and dependents enrolled in an Anthem plan will have access to Maven, a FREE family benefit that offers full-service support for everyone planning, starting and raising a family. Maven connects you with resources and providers for every step of your family's growth, including:

- Planning for children
- Fertility
- Maternity
- Adoption
- Surrogacy



When you use Maven, you connect with a dedicated care advocate who can help you build a care plan to meet your family's needs. Your care advocate can help you with referrals for in-network specialists in your area. Plus, you get access to unlimited on-demand video appointments and live classes to help you on your path to parenthood. Sign up for updates at mavenclinic.com/join/HII2021 to receive information on Maven when it becomes available July 1.

New! Digital support to help you meet your health goals

Starting July 1, employees and dependents enrolled in an Anthem plan will have **FREE** access to Vida, a digital benefit designed to help you define and meet your health goals—all from the palm of your hand. With the Vida app, you choose your health coach or nutritionist and work with them through messaging or video calls to meet your wellness goals. Coaches can help with both chronic conditions and lifestyle changes, including:

- Lowering blood pressure and cholesterol
- Managing or preventing diabetes
- Managing COPD
- Losing weight
- Exercising more
- Eating better
- Managing stress

Look for more information regarding Vida after July 1.

What's new or changing for 2021–2022



Enhancements to the Anthem PPO and CDHP plans

We regularly review and update our medical plan coverage to meet the changing needs of our employees and their families. As a result, the Anthem PPO and CDHP plans will now offer:

- A maximum \$2,000 in coverage for wigs prescribed by your medical provider for specific medical conditions, such as cancer and leukemia (a \$500 increase).
- Artificial insemination coverage without a diagnosis of infertility.
- Enhanced coverage for treatments specific to LGBT employees and dependents.

For more information on these enhancements, contact the Huntington Ingalls Benefits Center at **1-877-216-3222**.

Changes to your dental coverage

To better align the dental plan options across HII's divisions, there will be updates to the Dental Care Plan and Dental Care Plus Plan options. Starting July 1, both plans will feature:



New deductibles for in-network and out-of-network individual and family coverage:

	In-Network Deductible	Out-of-Network Deductible
Individual	\$50	\$100
Family	\$100	\$200

New basic services coinsurance for fillings, routine extractions, endodontics, periodontics and more:

Network	Coinsurance
Delta PPO Network	80%
Delta Premier Network	80%
Out-of-Network	60%



New major services coinsurance for crowns:

Network	Coinsurance
Delta PPO Network	80%
Delta Premier Network	80%
Out-of-Network	60%

Supporting a healthy body

Your medical plan options

Here's a quick overview of your medical plan options:

	Anthem Preferred Provider Organization (PPO)	Anthem Consumer-Driven Health Plan (CDHP)																																							
How you pay for service	You typically pay higher payroll contributions in exchange for lower copays or coinsurance for covered services.	You pay lower payroll contributions but may pay more out of pocket. HII funds a Health Reimbursement Account (HRA) to help you pay these costs.																																							
HII-funded HRA	You do not receive an HII-funded HRA.	The HII-funded HRA helps you pay for out-of-pocket expenses and funds roll over year to year. HRA dollars annually funded by HII: <table border="1"> <tr> <td>Employee</td> <td>\$1,000</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$1,500</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$1,500</td> </tr> <tr> <td>Employee + Family</td> <td>\$2,000</td> </tr> </table>	Employee	\$1,000	Employee + Spouse	\$1,500	Employee + Child(ren)	\$1,500	Employee + Family	\$2,000																															
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Deductible (PPO)/ Bridge (CDHP) Amount that you pay out of pocket, before the plan begins to pay benefits	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Out-of-Network</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$500</td> <td>\$800</td> </tr> <tr> <td>Family</td> <td>\$1,000</td> <td>\$1,600</td> </tr> </tbody> </table>		In-Network	Out-of-Network	Employee	\$500	\$800	Family	\$1,000	\$1,600	<table border="1"> <tbody> <tr> <td>Employee</td> <td>\$800</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$1,200</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$1,200</td> </tr> <tr> <td>Employee + Family</td> <td>\$1,600</td> </tr> </tbody> </table>	Employee	\$800	Employee + Spouse	\$1,200	Employee + Child(ren)	\$1,200	Employee + Family	\$1,600																						
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Out-of-pocket maximum for medical expenses This is the most you will pay in a year for covered services	<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Out-of-Network</th> </tr> </thead> <tbody> <tr> <td colspan="3">Medical</td> </tr> <tr> <td>Employee</td> <td>\$5,000</td> <td>\$10,000</td> </tr> <tr> <td>Family</td> <td>\$10,000</td> <td>\$12,700</td> </tr> <tr> <td colspan="3">Prescription Drug</td> </tr> <tr> <td>Employee</td> <td>\$1,600</td> <td></td> </tr> <tr> <td>Family</td> <td>\$3,200</td> <td></td> </tr> </tbody> </table>		In-Network	Out-of-Network	Medical			Employee	\$5,000	\$10,000	Family	\$10,000	\$12,700	Prescription Drug			Employee	\$1,600		Family	\$3,200		<table border="1"> <thead> <tr> <th></th> <th>In-Network</th> <th>Out-of-Network</th> </tr> </thead> <tbody> <tr> <td colspan="3">Medical and Prescription Drug</td> </tr> <tr> <td>Employee</td> <td>\$6,350</td> <td>\$6,350</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$8,500</td> <td>\$8,500</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$8,500</td> <td>\$8,500</td> </tr> <tr> <td>Family</td> <td>\$10,500</td> <td>\$10,500</td> </tr> </tbody> </table>		In-Network	Out-of-Network	Medical and Prescription Drug			Employee	\$6,350	\$6,350	Employee + Spouse	\$8,500	\$8,500	Employee + Child(ren)	\$8,500	\$8,500	Family	\$10,500	\$10,500
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Payroll contributions	View UPoint at hiibenefits.com for details.	View UPoint at hiibenefits.com for details.																																							
Preventive care	Covered in-network at 100%	Covered in-network at 100%																																							
Copays	Copays for doctor's visits: \$20 office visit/ \$40 specialist	No copays																																							
Coinsurance	You pay 20% coinsurance in-network/ 40% out-of-network	If you exceed the Bridge, you pay 20% coinsurance in-network/40% out-of-network																																							

For more details about HII's medical coverage, go to hiibenefits.com to see an overview of the medical options or to see a Summary of Benefits and Coverage (SBC). An SBC is an easy-to-understand snapshot of medical plan provisions in a government-prescribed format. You also may request a hard copy of the SBC by calling the Huntington Ingalls Benefits Center (HBIC) at **1-877-216-3222**.

Supporting a healthy body

Which option will work for you?

Here's a quick look at how the two medical plan options work:

PPO	CDHP with Health Reimbursement Account (HRA)
<p>Your payroll contributions are higher than the CDHP, but the PPO plan has lower deductibles and out-of-pocket maximums. Once those are met, you pay:</p> <ul style="list-style-type: none">• Copayments for office visits and prescription drugs, or• Coinsurance on certain services after you meet the deductible (20% for in-network care until you reach the out-of-pocket maximum). Once you reach the out-of-pocket maximum, the plan pays 100%.	<p>Your payroll contributions are lower than the PPO plan, but the CDHP has higher deductibles and out-of-pocket maximums.</p> <ul style="list-style-type: none">• You are responsible for the cost of care until you reach the plan's deductible (also called "the bridge"); HOWEVER, Hill's annual contribution to your HRA will cover 100% when funds are available. Plus, your HRA dollars roll over from year to year.• If you use all the available funds in your HRA before your deductible is met and/or before the plan year is over, you are responsible for paying all incurred medical expenses and/or remaining deductible.• Once your deductible is met, you pay coinsurance (20% for in-network care) until you reach the out-of-pocket maximum.• Once you reach the out-of-pocket maximum, the plan pays 100%.

Take advantage of these tools to help you choose

For help choosing a medical plan, use the ALEX® interactive tool at myalex.com/hii/2021/hiibenefits or the Medical Expense Estimator (MEE) on UPoint. You can compare features and costs to see which plan fits your medical needs and your budget. See [page 13](#) for more information about ALEX.

Shop to find your prescriptions for less

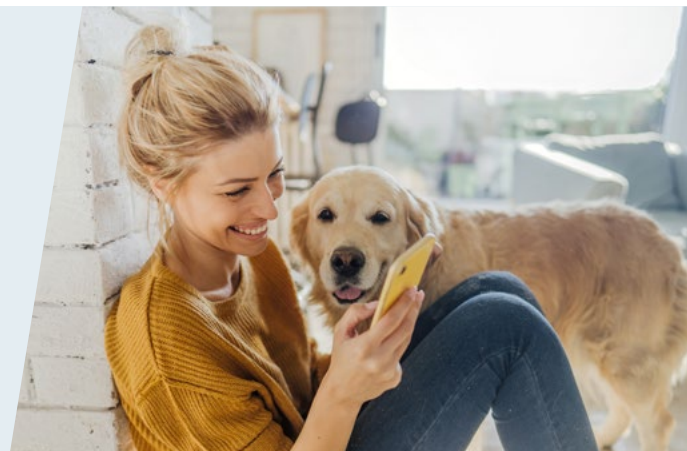
Different pharmacies charge different prices for the same prescriptions, and you could save even more by taking generic prescription drugs. Log into your Anthem or CVS account to use a price comparison tool and find the best cost for your prescriptions.

If you use TRICARE...

If you are considered qualified military personnel and are currently enrolled in a TRICARE Plan, you can enroll in the TRICARE Supplement Plan, a voluntary insurance plan designed to supplement TRICARE and help you with your health care expenses. If you are interested in the TRICARE Supplement Plan, enroll during Annual Enrollment for coverage to begin July 1.

Know Your Numbers program

IMPORTANT! Your participation in the 2020–2021 cycle of the Know Your Numbers program impacts what medical premium you see during Annual Enrollment if you enroll in an Anthem medical plan. If you completed both program requirements – a health screening and wellness profile – by the **March 31 deadline**, then you qualify for the **\$600 Know Your Numbers discount**. The medical premium you see in UPoint when you enroll reflects this discount. You'll receive this discount until June 30, 2022.



Supporting a healthy body

More health resources for Anthem medical plan participants

No matter which Anthem plan you choose, you get access to high-quality resources dedicated to supporting your health, such as:



Teladoc

Get care anywhere with Teladoc. Talk to licensed doctors, dermatologists and mental health professionals via phone or video chat to treat non-emergency needs and get prescriptions, if necessary. Doctors are available 24/7/365 to treat your medical needs.

Important! To ensure you and your family have convenient access to care during the COVID-19 pandemic, HII has suspended the \$10 employee-paid fee for Teladoc's general medical and behavioral health services. This means you can call or video conference with a Teladoc provider for non-emergency medical and behavioral health needs at no cost to you.

Save time and create your Teladoc account today before you need care:

1-800-TELADOC / teladoc.com/hii / Teladoc app



HII Family Health Centers

You and your family can access convenient, cost-effective health care at the HII Family Health Center, either in-person or through virtual appointments.

- Services for \$15 copay: Primary and pediatric care, X-rays, laboratory services and physical therapy.
- Physicals, immunizations and wellness coaching are free.
- The health center also includes an on-site CVS pharmacy, which offers generic prescriptions with 30-day supplies for \$3 and 90-day supplies for \$6.

Visit the health center today! Newport News, VA: 757-327-4200 | myquadmed.com/hii



New! Maven

HII's new, full-service free benefit for employees planning, starting and raising a family. *Get details about Maven on [page 3](#).*

mavenclinic.com/join/HII2021



Enroll Monday, April 19–Friday, April 30 at hiibenefits.com or 1-877-216-3222

Supporting a healthy body

Important! COVID-19 vaccines and your medical plan

All employees and dependents enrolled in an Anthem medical plan can receive the COVID-19 vaccine at no cost when it is available to them.

Vaccines are not mandatory for HII employees but are strongly encouraged. The Centers for Disease Control and Prevention (CDC) advises that getting a vaccine will help protect you against COVID-19 and may also protect the people around you. To find out more about COVID-19 vaccines, safety tips and other COVID-19 information, visit the [CDC website](#).

All COVID-19 vaccines currently available in the U.S. have been shown to be highly effective at preventing COVID-19 and have been carefully evaluated by the CDC and the U.S. Food and Drug Administration.

For more information regarding vaccines, visit [HII's vaccine information for employees](#).

Get routine care to stay healthy



Preventive medical care

Preventive care is 100% covered by all HII medical plans and is key to catching disease before it starts. COVID-19 has caused many Americans to delay getting routine care, but it's still important to see your medical provider, dentist and optometrist for annual check-ups and preventive screenings.

Get your annual dental exam



The American Dental Association recommends that you have regular dental exams twice each year to help you maintain healthy teeth and gums. Your dentist (or dental hygienist) will check for tooth decay, the health of your gums, perform a head and neck examination (to look for anything out of the ordinary) and examine your mouth for any indications of oral cancer, diabetes or vitamin deficiencies.

Exclusively for HII employees and their dependents: When you and your family enroll in dental insurance, you get access to full-service in-network care through Onsite Dental, which is conveniently located behind the HII Family Health Center.

Schedule an appointment for the new plan year starting July 1:
757-856-5051
hii.onsitedental.com.

Take care of your eyesight



Even during the pandemic, it's important to have an annual eye exam to stay current with your prescription and allow your doctor to check for eye diseases, such as glaucoma and macular degeneration, before they become serious. A thorough exam also can help detect other medical conditions such as diabetes, lupus, high blood pressure and high cholesterol.

When you and your family enroll in a vision plan, you get in-network rates at the HII Family Vision Center (located within the Family Health Center). Take advantage of full-service eye care for children and adults, plus a selection of name-brand eyeglasses, safety glasses, sunglasses and more.

Schedule an appointment for the new plan year starting July 1:
757-327-4188.

Supporting a healthy wallet

Save money with a flexible spending account

Flexible spending accounts (FSAs) help you save money on taxes by paying for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars. You choose the amount you want to contribute each paycheck, and it is deposited directly into your FSA. You must elect these accounts each year.



If you are currently enrolled in one or both FSAs, you must re-enroll to continue participation in the 2021–2022 plan year.

Health care FSA

Use pre-tax dollars on copays, deductibles, prescriptions and more to save money on your taxes. This year, you can contribute up to \$2,750. The full amount you elect to contribute to your health care FSA is available in your account on the first day of the plan year. Your contributions will be deducted from your paycheck evenly over the plan year.

Dependent care FSA

Pay for dependent day care expenses on a pre-tax basis and pay yourself back tax-free for expenses throughout the year. You can contribute up to \$5,000 each year to the dependent care FSA if both you and your spouse work, your spouse goes to school full-time or your spouse isn't able to provide self-care. You may receive reimbursement for eligible expenses up to the amount in your account at the time you submit your claim.

Great financial benefits available year-round

2020 caused financial uncertainty for families nationwide. Take advantage of programs and benefits designed to help your short-term and long-term financial needs.

SmartPath financial coaching

SmartPath offers all HII employees access to free financial coaching and webinars. Work with a SmartPath coach to:

- Establish a financial plan.
- Create a budget.
- Buy a home.
- Deal with debt, including debt consolidation.
- Plan for retirement.
- Buy and finance a car.
- And more!

Visit joinsmartpath.com/hii to connect with a coach and sign up for a webinar.

Purchasing Power

Purchasing Power is a program that lets you purchase goods on Purchasing Power's online store and pay through automated payroll deduction. Buy appliances, electronics, furniture, car tires and more and receive the order upfront with no credit check and no late fees. *Purchasing Power is not a discount program.*

Visit hii.purchasingpower.com for details.

Kashable

Kashable offers low-cost loans via online application for funds deposited to your bank account. Kashable's personal loans can be used for any purpose and are a great resource if you face a financial emergency.

Visit kashable.com for details.

Supporting a healthy wallet

Alight Protection Program

Take advantage of Annual Enrollment to review your 401(k) security. To help employees protect their retirement savings, HII has partnered with Alight to offer employees the Alight Protection Program, designed to protect your 401(k) plan from fraud, cyber threats and unauthorized activity.

To qualify for the program, you must:

- Keep your contact information up to date in your UPoint account. This includes having a mobile phone number on file that can accept text messages.
- Opt in to receive text messages from Alight to get real-time information about your retirement plan.
- Take common sense steps to keep your account and devices safe, to include:
 - Regularly reviewing your accounts for unusual activity.
 - Using up-to-date security software on any devices you use to access your HII 401(k) account.
 - Using only private devices and a protected wireless connection.
 - Choosing a password unique to your UPoint account.
 - Protecting your password and login information, and never sharing this information with anyone.
 - Following recommended security practices.
- Contact Alight immediately if you receive suspicious communications about your UPoint account activity, if you suspect identity theft or if your UPoint login information has been compromised.

Review your communications preferences in your UPoint account to make sure you meet the program's communications requirements, including having a cell phone on file and opting in to receive text messages regarding your account.



Supporting a healthy mind

Emotional support available for all HII non-represented employees

No matter what you're facing, your HII benefits are here to help. Regardless of the benefits you enroll in, as a non-represented employee, you automatically have access to the programs below to support a healthy mind.



HERO: HII Employees Reach Out

Everyone needs a little help sometimes. Whether you're looking for child care, pet care or dealing with stress, HERO is here. HERO offers access to free in-person and virtual counseling to support a variety of needs, from grief and marital counseling to anxiety and stress. Plus, call HERO's 24/7/365 phone line to talk to a trained representative for referrals, resources and support for life's ups, downs and major changes.

1-855-400-9185 / hiihero.com (code "Huntington Ingalls")



Rethink

Rethink offers free support to parents raising children with learning or behavior challenges or developmental disabilities. Parents can consult virtually with board-certified behavior experts and use Rethink's library of more than 1,500 videos, exercise sheets and resources to teach children new skills, address problem behaviors and more. Plus, the online platform gives you the ability to collaborate with teachers, doctors and other caregivers.

Rethinkbenefits.com/hii (code "HII Rethink") / Rethink Benefits app

Virtual mental health visits available to Anthem medical plan participants through Teladoc



Teladoc Behavioral Health

When you enroll in an Anthem medical plan, you can connect with mental health professionals seven days a week through Teladoc. Fill out a quick survey to see if a counselor, therapist, psychologist or psychiatrist is right for you. Then, schedule a no-cost appointment for a phone conference or video chat—all from the comfort and privacy of home.

Teladoc clinicians can evaluate and treat general mental health conditions such as depression and anxiety. They can also provide therapy and prescribe medications if needed (per state telehealth rules and regulations). You'll chat with trusted and vetted psychiatrists and therapists who are part of Teladoc's behavioral health network.

Get help with pandemic stress at no cost to you.

To ensure employees and their dependents have convenient access to mental health care during the pandemic, HII has suspended the \$10 Teladoc fee.

Save time and create your Teladoc account today before you need care:

1-800-TELADOC / teladoc.com/hii / Teladoc app

Voluntary benefits

HII encourages you to review your voluntary benefit elections each year to ensure you have the coverage you want.



Group legal

For a modest premium, group legal coverage gives you a place to turn for help with a wide range of legal matters, such as buying a home or creating a will, as well as unexpected issues, like a dispute with a home contractor or a sudden illness. When you enroll, you get coverage for yourself, your spouse and any dependent children.



Accident insurance

Accidental injury insurance can provide financial assistance when you suffer a covered accident. The financial benefits can help you cover out-of-pocket costs not covered by your medical plan or help pay for living expenses that you may not otherwise be able to afford. You can also extend coverage to your spouse and/or children.



Critical illness insurance

Critical illness insurance gives you a lump sum payment if you're diagnosed with a covered illness or disease. Use this lump sum to pay for whatever you need, such as medical bills not covered by your health plan, mortgage and rent payments, child care and more. You can also extend coverage to your spouse and/or children.



Hospital indemnity

Hospital indemnity provides financial assistance by paying you a daily benefit when you have a covered hospital stay. You can use the money to cover out-of-pocket costs not covered by your medical plan or to help pay for living expenses that you may not otherwise be able to afford. You can also extend coverage to your spouse and/or children.

Important note: HII does not contribute to the voluntary benefits listed above and has minimal involvement in these plans. If an employee enrolls in one or more of the plans above, he/she will pay the full premium for coverage.

Get help picking your benefits



Explore your benefit options through HII's first virtual benefits fair

You are highly encouraged to access the virtual benefits fair and participate in the live presentations from a personal device to ensure the best experience.

Now you can learn about your benefit options and talk with benefit providers without leaving the comfort of home. HII's virtual benefits fair (**available April 12 – May 14**) brings your health and wellness benefits to you. Log in from anywhere to visit different benefits booths, chat with benefits representatives and watch videos to learn about your coverage options.

Tune in on **April 12 and 13** for special live presentations and real-time Q&A with benefits experts. The virtual benefits fair is available from any smart device, so feel free to log in at home and explore the fair with your spouse and dependents.

Access the fair today: www.hii.vfairs.com

Turn to ALEX for personalized benefits advice

ALEX is an easy-to-use and fun online tool designed to help you select the best-fit benefits for you and your family. ALEX will ask you a few questions about your health care and other benefit needs (your answers remain anonymous and confidential, of course), crunch some numbers and recommend HII benefits that fit your personal situation. It's that easy!

NEW FEATURES! To make ALEX quicker and easier to use, this year you can create a username and password to save your progress as you move through the tool. Need to leave ALEX and continue at a later time? No problem! Simply log back in and pick up where you left off, saving you time and mouse clicks.

Visit ALEX at myalex.com/hii/2021/hiibenefits.

How to enroll in benefits



Benefit enrollment just got easier!

UPoint's Annual Enrollment website has been revamped to make enrolling in benefits easier than ever before. Review your current and new elections, and make any necessary changes.

Enroll online or by phone by **April 30**

Before you enroll, be sure to have your dependents' Social Security Numbers and your UPoint user ID and password available. If you cannot remember your password, you can reset it online through UPoint at hiibenefits.com or you can call the Huntington Ingalls Benefits Center (HIBC) at **1-877-216-3222** to reset your account and get a new password.



Enroll online Visit hiibenefits.com

- Log on to UPoint, select *Make Your Annual Enrollment Choices* and then select *Research and Enroll*.
- Make your elections and, once finished, click *Confirm Choices*. A "Completed Successfully" message will provide confirmation.
- You can make changes to your elections online through **April 30**.
- To verify your elections, print a confirmation statement from UPoint.

Important! Internet browser tip: Internet Explorer and Microsoft Edge 14 **do not** support UPoint or hiibenefits.com. To access UPoint, use Google Chrome, Firefox or Safari.



Enroll by phone Call the HIBC at **1-877-216-3222** (overseas: 1-408-916-9765)

Spanish-speaking representatives are available.

- Benefits service representatives are available to assist you Monday through Friday from 9 a.m. to 6 p.m. ET, excluding holidays.
- If you are hearing impaired, use a relay service through your TTY/TDD service provider.
- A confirmation statement will be mailed to your home.

Final reminders

During Annual Enrollment, be sure to take these steps:

1

Verify dependents if needed.

If you are required to verify your dependents, you should have received a notice. Documentation is due by **June 18** to continue coverage for your dependents. Call the HIBC at **1-877-216-3222** if you have questions.

2

Enter dependents' information.

HII must have correct names, dates of birth and Social Security Numbers (SSNs) for all covered dependents. If you plan to enroll your dependents, please have this information ready when you enroll. Call the HIBC at **1-877-216-3222** to provide any missing SSNs.

3

Name your beneficiaries.

If you have life insurance, critical illness coverage or participate in a 401(k), review your beneficiary designation(s). Beneficiaries must be up to date online to receive your benefit. Log on to UPoint at hiibenefits.com to view and update this information, or call the HIBC at **1-877-216-3222**.

One-on-one help is available

Schedule an appointment to talk to a benefits representative about your enrollment options.

Use the Appointment Scheduling service if you need enrollment assistance or would like to speak to a live person about your enrollment questions. When you schedule an appointment, you have the convenience of talking with one of the HIBC's enrollment specialists at a time that works for you.

To make an appointment:

- 1 From UPoint, go to the *Welcome to Enrollment* page.
- 2 Select *Appointment Scheduling*.
- 3 Choose a day and time that works for you.* A confirmation will be sent to you immediately upon scheduling, and you'll receive a reminder 24 hours prior to your appointment.
- 4 An enrollment customer service representative will call you during the scheduled time range.

**Generally, appointments will be available from April 21 to April 30. See more details on UPoint.*

Health care – simplified

Questions about your medical plan or medical bill? Navigating benefits can be tricky. Talk to a dedicated health pro at no cost to you through Alight's advocacy services. Your Alight health pro can help you:

- Understand and use your health care benefits.
- Verify coverage before your appointments.
- Transfer medical records.
- Resolve health care billing and insurance claim disputes.
- Schedule appointments at times most convenient for you.

Log on to UPoint for details and to connect with a health pro via phone, email or chat.

This guide is not a summary plan description, but it is a summary of benefits under the Huntington Ingalls Industries benefit plans. Complete details about the plans are contained in the legal plan documents that govern plan operation and administration. If there is any discrepancy between the information provided in this guide and the provisions of the plan documents, the plan documents will govern. If you have questions about your benefits, Huntington Ingalls Industries recommends contacting the plan's member services department or the Huntington Ingalls Benefits Center at **1-877-216-3222** for additional information. Huntington Ingalls Industries reserves the right to terminate, suspend, withdraw, amend or modify the plans at any time or for any reason.